



***TRICARE* For Life
and
TRICARE Plus**

Wilford Hall Medical Center

As of 31 Jan 02



OVERVIEW

★ Military Health Care Programs

- **NDAA 2001**
- **TRICARE For Life (TFL)**
- **TRICARE Plus**
- **TRICARE Senior Pharmacy**
- **Questions**



Military Health Care Programs

- ★ ***ELIGIBILITY FOR EACH PROGRAM DEPENDS UPON BENEFICIARY STATUS AND ELIGIBILITY FOR OTHER HEALTH CARE OPTIONS***
- ★ **Direct Care** - In the Military Treatment Facility (MTF) only
 - **Veterans Administration (VA)** - For service-connected disabilities
 - **CHAMPUS** - Old plan for civilian health care
 - **Active Duty Care** - Full coverage on or off-base for medically necessary care, as long as care is authorized



More Recent Military Health Plans

★**TRICARE Prime, Extra, and Standard -**

Replaced CHAMPUS and offers additional options for eligible patients under age 65 and some over age 65 not eligible for Medicare

- **TRICARE Senior Prime** - A test program designed to see how well the military could operate as a Medicare Health Maintenance Organization (HMO) (like Secure Horizons), ended on 31 Dec 01
- **TRICARE for Life** - New civilian health care plan for Medicare-eligibles with both Parts A and B
- **TRICARE Plus** - New MTF primary care plan



NDAA

- National Defense Authorization Act (NDAA) was signed into law October 30, 2000
- Provides medical benefit coverage to Medicare beneficiaries age 65 and over
- TRICARE Senior Pharmacy Plan started April 1, 2001
- TRICARE For Life started October 1, 2001
- Materials sent to DEERS registered Medicare beneficiaries. If you did not receive, call 800-977-6753 or visit a TRICARE Service Center (TSC.)



TRICARE FOR LIFE



TRICARE For Life

★ **Applies only to civilian care**

- Began 1 Oct 01 for non-TSP enrollees and 1 Jan 02 for current TRICARE Senior Prime
- All eligible military health system (MHS) patients with both Medicare Parts A and B will be automatically eligible for TFL benefits
- No monthly premium or enrollment required (except continued payment of Medicare Part B)
- Reduces (or eliminates) civilian out-of-pocket health care costs - Medicare is primary payer and TRICARE secondary - Each plan will pay for their own covered benefits



Eligibility

- ★ Uniformed service beneficiaries age 65 and over (including retired guard and reservists)
- Medicare-entitled family members and widows/widowers (dependent parents & parent in-laws excluded)
- Certain former spouses - if eligible for TRICARE prior to age 65
- MUST be correctly registered in DEERS
- MUST enroll in Medicare Part B and continue to pay Part B premiums



Care Overseas

- ★ Medicare does not cover care overseas
 - TRICARE becomes your primary source of health benefits
 - You will be responsible for deductibles and appropriate cost shares
 - You may want to consider supplemental health care options if you travel overseas or live there on a permanent basis



Medicare Part B

★ **To receive TRICARE For Life benefits, you must be enrolled in Medicare Part B**

- Necessary Coverage - Part B pays for doctors, ambulances, equipment, etc.
- ★ If not currently enrolled in Medicare Part B, contact a social security administration (SSA) or call (800) 772-1213
- Open enrollment season is January 1 through March 31. If you enroll, Medicare Part B is effective July 1 of the year you enroll during open season.
- Equitable Relief - Penalty for turning down Part B



Other Health Insurance (OHI) - Should you keep it or not?!

- ★ After 1 Oct 01, TRICARE pays second to Medicare, leaving few remaining costs. Other group health plans or Medicare supplements will pay before TRICARE.
- If you carry an employer group health insurance policy, review decision to drop the policy with your employer.
- Must Consider Your Personal Circumstances: If you drop OHI, you may not be able to get it back.



TRICARE PLUS AT WHMC



TRICARE Plus

Only for care in a military treatment facility (MTF)!

- ★ Administered by each MTF and cannot transfer enrollment to another MTF, must live in the catchment area
- Based on capability at each specific MTF
- TRICARE Senior Prime was a test program - ended 31 Dec 01 - current wait list will carry over
- TRICARE Senior Prime enrollees had first option for enrollment - already seeing providers, continuity of care
- TRICARE Prime enrollees (under 65) - will age-in at age 65 - must have been enrolled at MTF for past two years



APPLICATIONS

- ★ WHMC TRICARE Senior Prime waiting lists for BAMC and WHMC were carried over to the new TRICARE Plus waiting list - no need to fill out applications until they come to the top of the list
- New applicant waiting list for WHMC TRICARE Plus starts after the TRICARE Senior Prime waiting list names that were carried over
- Applications can be mailed out or can be picked up in Room 1E24 for the wait list- long wait (find alternative care off-base while on wait list)



TRICARE Plus Features

- ★ Open to all ages, all MTF-eligible patients, Medicare Part B not required, but is recommended
- Priority access to MTF after Active Duty and TRICARE Prime enrollees
- TRICARE Prime access standards apply for primary care appointments
 - Urgent care - 24 hours
 - Routine care - 7 days
 - Specialty, Preventive Care - 30 days (if available)
- Freedom of choice of specialty providers outside the MTF



More TRICARE Plus Features

- ★ MTF pharmacy benefit coverage plus TRICARE Senior Pharmacy Program
 - No cost for outpatient primary care in the MTF
 - Not a comprehensive health plan, designed primarily to offer primary care to patients usually seen on a space-available basis
 - Will have TRICARE for Life or other health insurance help pay for civilian care that is a covered benefit that is unavailable at the MTF



TRICARE Plus Limitations

- ★ Not available at all MTF's throughout DoD, based on local availability, and capacity
 - No guarantee for access to specialty care in the MTF, but priority is higher than space A care
 - No portability between MTF's
 - Beneficiaries already enrolled in HMO or similar program are not eligible
 - In order to "age-in" at age 65 from TRICARE Prime, patient must have been enrolled to that MTF for the last two years
 - Can be disenrolled if beneficiary does not receive primary care through MTF TRICARE Plus program

TRICARE for LIFE

Versus TRICARE Plus

Quick Fact Sheet

TRICARE FOR LIFE

Used ONLY for Civilian Care

- Open to Medicare-eligible beneficiaries with Medicare Parts A and B
- Eligible for benefits of Medicare and TRICARE
- Medicare pays first, TRICARE second - Works with other insurance
- No enrollment fees or application
- Mail-out received updates DEERS
- Eligible for space available appts at an MTF
- Can live anywhere for coverage (Different for overseas - has no Medicare)

TRICARE Plus

Primary care program ONLY in a Military Treatment Facility (MTF)

- TRICARE Senior Prime has first priority for enrollment
- No enrollment fees-must live in catchment area
- All civilian care will be paid for using TRICARE for Life or other health insurance
- TRICARE Prime-like access to primary care
- Must not be enrolled to another primary care provider outside the military
- Waiting list - Find provider for care off-base until on program



TRICARE SENIOR PHARMACY



TRICARE Senior Pharmacy Program

- Started 1 April 2001
 - Low cost prescriptions through
 - Military Treatment Facilities (MTFs)
 - National Mail Order Pharmacy (NMOP)
 - Network civilian pharmacies
 - Non-network civilian pharmacies



Eligibility for Senior Pharmacy Program

- Uniformed service beneficiaries age 65 and over
 - Must be correctly registered in DEERS
 - May be required to enroll in Medicare Part B
 - If age 65 prior to 1 April 2001, you do not have to enroll in Medicare Part B
 - If age 65 after 1 April 2001, you MUST enroll in Medicare Part B
- THERE IS NO ENROLLMENT FEE



Summary of Pharmacy Costs

Place of Service	Generic Drug	Brand Name Drug
Military Treatment Facility	\$0	\$0
Mail Order Pharmacy - 90 - days	\$3	\$9
TRICARE Network Pharmacy - 30 - days	\$3	\$9
Non-Network Pharmacy	\$9 or 20% of total cost (whichever greater) Deductible applies	



USEFUL RESOURCES



Useful Resources

★ Visit the TRICARE Web site

- TRICARE For Life

www.tricare.osd.mil/ndaa/

- TRICARE Plus

www.tricare.osd.mil/plus

□ Call Toll-free

- TRICARE For Life Information

1-888-DoD-LIFE 1-888-363-5433

- TRICARE Plus Information

1-888-DoD-LIFE 1-888-363-5433

- TRICARE Senior Pharmacy Information

1-877-DoD-MEDS 1-877-363-6337



More Useful Resources

- ★ Medicare benefits questions:
 - 1-800-633-4227 (MEDICARE)
- Medicare Part B:
 - Local Social Security office or call
1-800-772-1213
- Hearing/Speech Impaired: 1-877-535-6778
- DEERS contact number: 1-800-538-9552
 - E-mail: addrinfo@osd.pentagon.mil
 - Fax: 1-831-655-8317
 - Website: www.tricare.osd.mil/deers/
- Wilford Hall TRICARE Plus Line:
 - (210) 292-7848



Questions ?

